

United States Bankruptcy Court

Northern District of Illinois

Case No. 08-22717

Chapter 7

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Farika L. Branch
2116 Enoch, Apt. 1
Zion, IL 60099

Social Security No.:

xxx-xx-2632

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: December 8, 2008

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 08-22717

User: ahamilton
Form ID: bl8

Page 1 of 1
Total Served: 31

Date Rcvd: Dec 08, 2008

The following entities were served by first class mail on Dec 10, 2008.

db +Farika L. Branch, 2116 Enoch, Apt. 1, Zion, IL 60099-2323
 aty +David M Siegel, David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090-6005
 tr +Joseph E Cohen, Tr., Cohen & Krol, 105 West Madison Suite 1100, Chicago, IL 60602-4600
 12557745 +A All Financial Services, 1251 Skokie Highway, Unit D, Lake Bluff, IL 60044-1181
 12557747 +AmeriCash Loans, 2107 Sheridan Rd., #C, Zion, IL 60099-2326
 12613137 +Armor Systems Corporation, c/o David J. Axelrod & Associates, 1448 Old Skokie Road,
 Highland Park, IL 60035-3040
 12557748 +Brother Loan & Finance Company, 1726 N Sheridan Road, North Chicago, IL 60064-2234
 12557754 +CPS/MAIL, 16355 Lagoon Canyon Rd., Irvine, CA 92618-3801
 12557749 +Cancer Treatment of America, 2610 Sheridan Road, 2nd Floor, Zion, IL 60099-2615
 12557750 Check Into Cash, c/o National Credit Adjusters, PO Box 3023, Hutchinson, KS 67504-3023
 12557751 City of Zion Police Department, c/o NCo Financial Systems, PO Box 41457,
 Philadelphia, PA 19101-1457
 12557752 +Comcast, PO Box 3002, Southeastern, PA 19398-3002
 12557755 +Credit Acceptance Corporation, 25505 W 12 Mile, Southfield, MI 48034-8316
 12557756 +Enterprise Rent A Car, c/o American Recovery Systems, 1699 Wall Street, Suite 300,
 Mount Prospect, IL 60056-5778
 12557757 Greenwich Finance, c/o Madrigano, Aiello & Santarelli, 1108 Fifty Sixth Street,
 Kenosha, WI 53140
 12557758 +K Mart, PO Box 8130, Palatine, IL 60078-8130
 12557759 Lake County Radiology Associates, 36104 Treasury Center, Chicago, IL 60694-6100
 12557760 +Midwestern Regional, c/o Armor Systems, 1700 Kiefer Dr., Ste 1, Zion, IL 60099-5105
 12557761 +Midwestern Regional Medical Center, 1430 Payshire Circle, Chicago, IL 60674-0014
 12557762 Patient First, 2361 Paysphere Circle, Chicago, IL 60674-0023
 12557763 +Pediatric Radiologic Serv Affiliat, PO Box 230, Elm Grove, WI 53122-0230
 12557764 +People's Energy, 3001 Grand Ave, Waukegan, IL 60085-2320
 12557765 +Robert M Wolberg, PLS Financial, 300 N Elizabeth 4E, Chicago, IL 60607-1144
 12557766 SBC, c/o Asset Acceptance, 754 N Linden Ave, Waukegan, IL 60085-2826
 12557768 +Unifund Co, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
 12557769 +Village of Wint, c/o Armor Systems, 1700 Kiefer Drive, Ste 1, Zion, IL 60099-5105
 12557770 Vista Medical Center East, c/o Professional Account Services,, PO Box 188,
 Brentwood, TN 37024-0188

The following entities were served by electronic transmission on Dec 09, 2008.

tr +EDI: QJECOHEN.COM Dec 08 2008 22:53:00 Joseph E Cohen, Tr., Cohen & Krol,
 105 West Madison Suite 1100, Chicago, IL 60602-4600
 12557746 +EDI: ACCE.COM Dec 08 2008 22:53:00 AAC, PO Box 2036, 28405 Van Dyke Rd.,
 Warren, MI 48093-7132
 12557753 +E-mail/Text: elizabeth.soehren-jones@exeloncorp.com ComEd,
 Bill Payment Center, Chicago, IL 60668-0001
 12762393 +E-mail/Text: elizabeth.soehren-jones@exeloncorp.com ComEd Company,
 Attn Revenue Management Dept, 2100 Swift Drive, Oak Brook IL 60523-1559
 12557767 +E-mail/Text: JIM@WSCEINC.COM Short Term Loans, Bankruptcy Department,
 1400 E. Touhy Ave., #108, Des Plaines, IL 60018-3338

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2008

Signature:

